

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CHRISTINA MARIA POWELL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-10572 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/07/2018 and confirmed on 8/16/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		41,868.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		41,868.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	2,214.38	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,214.38

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA NA** Acct: 4495	0.00	18,503.01	0.00	18,503.01
	BANK OF AMERICA NA** Acct: 4495	1,618.66	1,618.66	0.00	1,618.66
	ALLY FINANCIAL(*) Acct: 4054	12,775.00	12,775.00	1,280.59	14,055.59
					34,177.26

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	CHRISTINA MARIA POWELL Acct:	0.00	0.00	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,000.00	3,000.00	0.00	0.00

*** N O N E ***

Unsecured					
	AMERICAN EXPRESS NATIONAL BANK Acct: 1000	3,880.49	155.51	0.00	155.51
	CAPITAL ONE** Acct: 2271	0.00	0.00	0.00	0.00
	CREDIT FIRST NA* Acct: 9157	1,484.22	59.48	0.00	59.48
	LVNV FUNDING LLC, ASSIGNEE Acct: 8119	724.23	29.03	0.00	29.03
	DISCOVER BANK(*) Acct: 6527	7,368.12	295.28	0.00	295.28
	DEPARTMENT STORES NATIONAL BANK Acct: 0330	3,658.33	146.61	0.00	146.61
	FIGI'S COMPANIES INC Acct: 84D2	0.00	0.00	0.00	0.00
	VCSO OF OHIO INC	1,253.18	50.22	0.00	50.22

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2375				
	CAPITAL ONE NA**	3,186.33	127.70	0.00	127.70
	Acct: 6125				
	MASSEYS	283.32	11.36	0.00	11.36
	Acct: 3A2Y				
	MERRICK BANK	1,349.29	54.07	0.00	54.07
	Acct: 6465				
	MIDNIGHT VELVET	352.20	14.12	0.00	14.12
	Acct: 9550				
	NCP FINANCE OHIO	0.00	0.00	0.00	0.00
	Acct: 2319				
	ONE MAIN FINANCIAL SERVICES INC(*)	10,723.40	429.74	0.00	429.74
	Acct: 6620				
	SYNCHRONY BANK	1,454.09	58.27	0.00	58.27
	Acct: 0110				
	STAPLES++	0.00	0.00	0.00	0.00
	Acct: 3713				
	ECAST SETTLEMENT CORP	2,419.05	96.95	0.00	96.95
	Acct: 4829				
	ECAST SETTLEMENT CORP	5,249.85	210.39	0.00	210.39
	Acct: 1978				
	ECAST SETTLEMENT CORP	3,141.64	125.91	0.00	125.91
	Acct: 1213				
	ECAST SETTLEMENT CORP	2,087.85	83.67	0.00	83.67
	Acct: 6288				
	ECAST SETTLEMENT CORP	5,229.05	209.56	0.00	209.56
	Acct: 1182				
	ECAST SETTLEMENT CORP	974.81	39.07	0.00	39.07
	Acct: 2811				
	ECAST SETTLEMENT CORP	3,430.22	137.47	0.00	137.47
	Acct: 9166				
	TD BANK USA NA**	1,371.82	54.97	0.00	54.97
	Acct: 7100				
	THD/CBSD	0.00	0.00	0.00	0.00
	Acct: 8614				
	WISCONSIN CHEESEMAN	67.68	2.71	0.00	2.71
	Acct: 939A				
	WEBBANK-FINGERHUT	0.00	0.00	0.00	0.00
	Acct: 3523				
	GETTINGTON (ISSUED BY WEBBANK)	0.00	0.00	0.00	0.00
	Acct: 2962				
	ALLY FINANCIAL(*)	2,102.75	84.27	0.00	84.27
	Acct: 4054				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9166				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
					2,476.36

TOTAL PAID TO CREDITORS

36,653.62

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	14,393.66
UNSECURED	61,791.92

Date: 07/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

CHRISTINA MARIA POWELL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-10572 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Christina Maria Powell
Debtor

Case No. 18-10572-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jul 27, 2021

User: lmar
Form ID: pdf900

Page 1 of 3
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2021:

Recip ID	Recipient Name and Address
db	+ Christina Maria Powell, 546 Shenango Boulevard Extension, Farrell, PA 16121-1740
cr	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
14879802	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14860352	+ Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14860354	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court; Bank Of America, Po Box 982238, El Paso, TX 79998
14860353	+ Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413
14896689	Bank of America, PO BOX 31785, Tampa FL 33631-3785
14860355	+ Capital One / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14896638	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14860356	+ Credit First N A, 6275 Eastland Road, Brookpark, OH 44142-1399
14889703	Credit First National Association, PO Box 818011, Cleveland, OH 44181-8011
14860361	+ Hyundai Capital America, 4000 Macarthur Boulevard, Newport Beach, CA 92660-2558
14860362	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14860366	+ Staples / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14860372	+ Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
14860374	+ Us Department Of Education / Gllesi, Po Box 7860, Madison, WI 53707-7860
14897135	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Jul 27 2021 23:13:42	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14876135	Email/Text: ally@ebn.phinsolutions.com	Jul 27 2021 23:15:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14860351	+ Email/Text: ally@ebn.phinsolutions.com	Jul 27 2021 23:15:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14860357	+ Email/PDF: creditonebknofications@resurgent.com	Jul 27 2021 23:13:42	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14860358	Email/Text: mrdiscen@discover.com	Jul 27 2021 23:15:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
14860359	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2021 23:24:23	Dsnb Macys, Po Box 8218, Mason, OH 45040
14891498	Email/Text: bnc-quantum@quantum3group.com	Jul 27 2021 23:15:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14863591	Email/Text: mrdiscen@discover.com	Jul 27 2021 23:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14874731	+ Email/Text: bankruptcy@sccompanies.com	Jul 27 2021 23:14:00	Figi's, PO Box 77001, Madison, WI 53707-1001

District/off: 0315-1

User: lmar

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Date Rcvd: Jul 27, 2021

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14860360	+ Email/Text: bnc@advanceamerica.net	Jul 27 2021 23:15:00	First American Loans, 854 South Irvine Avenue, Masury, OH 44438-1259
14897209	Email/PDF: resurgentbknofications@resurgent.com	Jul 27 2021 23:13:43	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14893782	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 27 2021 23:13:41	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14885772	+ Email/Text: bankruptcy@sccompanies.com	Jul 27 2021 23:14:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14874732	+ Email/Text: bankruptcy@sccompanies.com	Jul 27 2021 23:14:00	Masseys, PO Box 2822, Monroe, WI 53566-8022
14860363	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 27 2021 23:13:21	Merrick Bank Corporation, Po Box 9201, Old Bethpage, NY 11804-9001
14874733	+ Email/Text: bankruptcy@sccompanies.com	Jul 27 2021 23:15:00	Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
14885771	+ Email/Text: bankruptcy@sccompanies.com	Jul 27 2021 23:15:00	Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14874734	+ Email/Text: bankruptcynotices@shear.net	Jul 27 2021 23:15:00	NCP Finance Ohio LLC, 205 Sugar Camp Circle, Dept CA, Dayton, OH 45409-1970
14890474	Email/PDF: cbp@onemainfinancial.com	Jul 27 2021 23:13:21	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14860364	+ Email/PDF: cbp@onemainfinancial.com	Jul 27 2021 23:13:53	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
14861864	+ Email/PDF: rmscedi@recoverycorp.com	Jul 27 2021 23:13:43	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14860365	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2021 23:13:40	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14899140	+ Email/Text: bncmail@w-legal.com	Jul 27 2021 23:15:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14860367	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2021 23:13:22	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
14860368	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2021 23:13:54	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14860369	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2021 23:13:41	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
14860370	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2021 23:13:41	Syncb / TJMaxx Costco, Po Box 965015, Orlando, FL 32896-5015
14860371	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2021 23:13:22	Syncb / Walmart, Po Box 965024, Orlando, FL 32896-5024
14888406	+ Email/Text: bncmail@w-legal.com	Jul 27 2021 23:15:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14860373	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2021 23:13:58	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14874735	+ Email/Text: bankruptcy@sccompanies.com	Jul 27 2021 23:15:00	The Wisconsin Cheeseman, PO Box 1, Madison, WI 53782-0001
14902002	+ Email/Text: bnc@advanceamerica.net	Jul 27 2021 23:15:00	VCSS of Ohio, Inc., C/O First American Loans, 135 North Church Street, Spartanburg, SC 29306-5138
14860375	+ Email/Text: bnc-bluestem@quantum3group.com	Jul 27 2021 23:15:00	Webbank / Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

District/off: 0315-1

User: lmar

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Date Rcvd: Jul 27, 2021

Form ID: pdf900

Total Noticed: 52

14860376 + Email/Text: bnc-bluestem@quantum3group.com

Jul 27 2021 23:15:00

Webbank / Gettington, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820

14885770 + Email/Text: bankruptcy@sccompanies.com

Jul 27 2021 23:15:00

Wisconsin Cheeseman, c/o Creditors Bankruptcy
Service, P.O. Box 800849, Dallas, TX 75380-0849

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Bank Of America, N.A.
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2021 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Christina Maria Powell dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor Bank Of America N.A. pawb@fedphe.com
Maria Miksich	on behalf of Creditor BANK OF AMERICA N.A. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com

TOTAL: 6